

FIG. 1

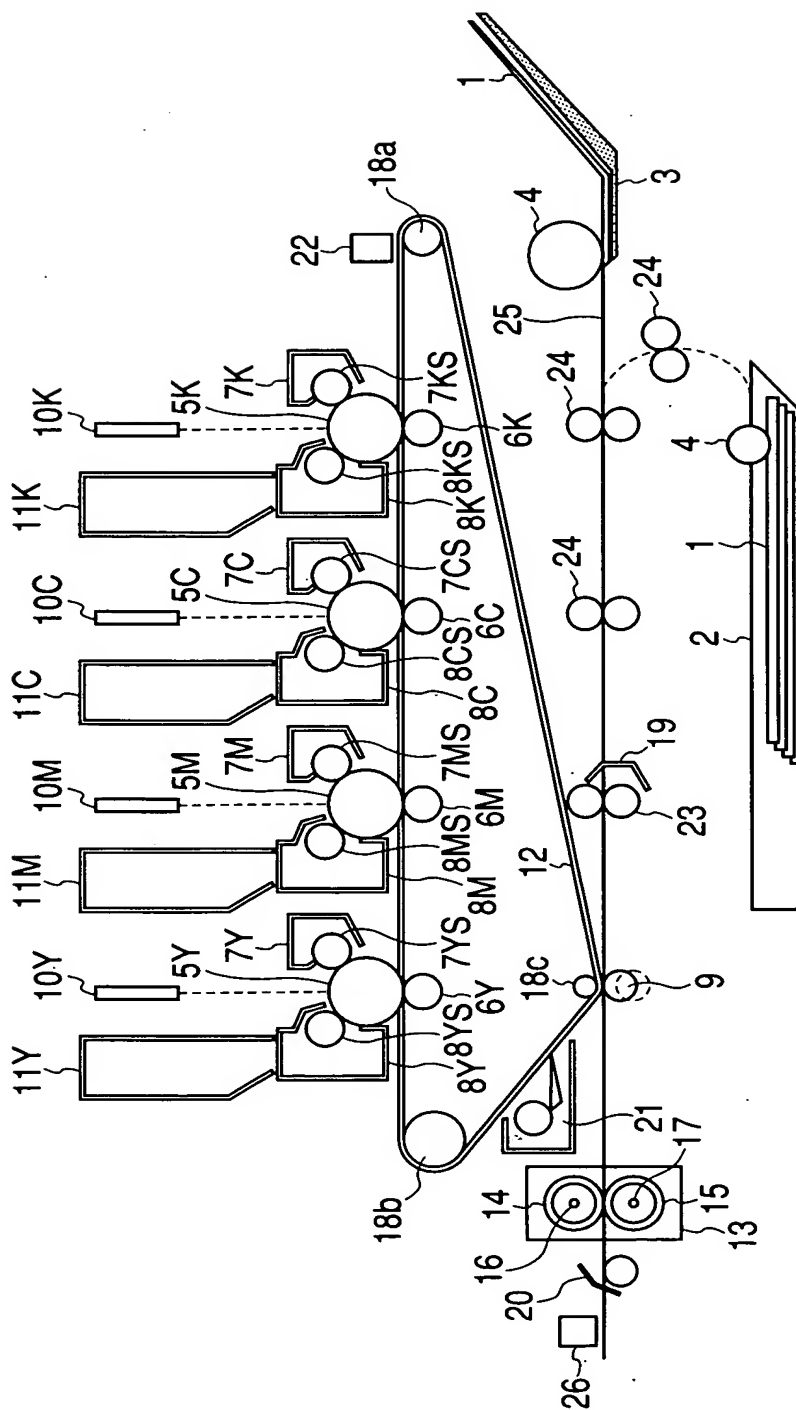


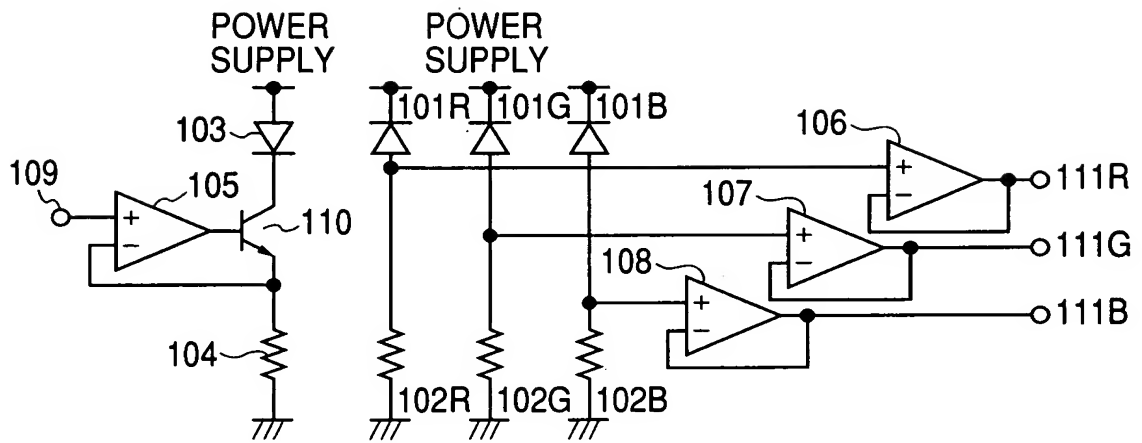
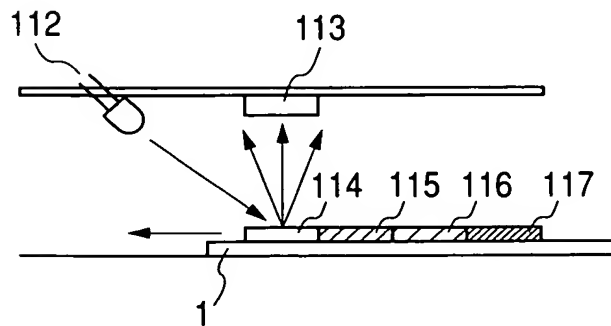
FIG. 2**FIG. 3**

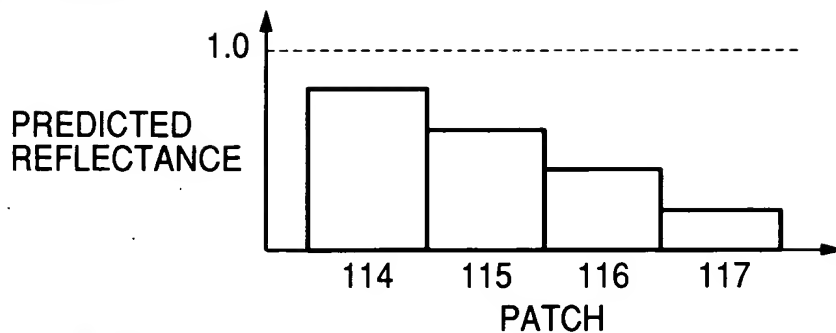
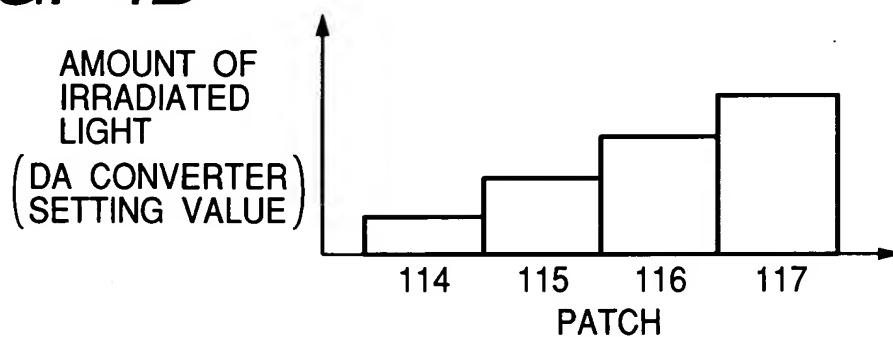
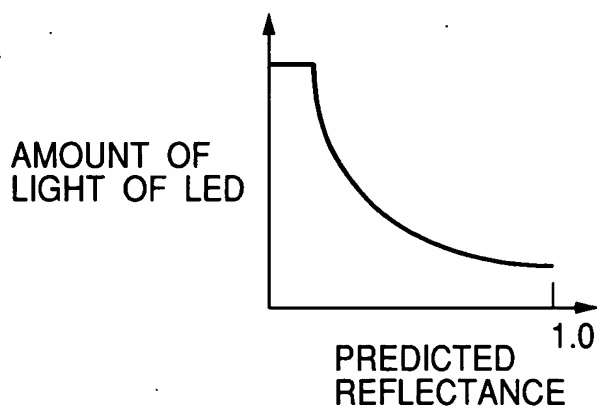
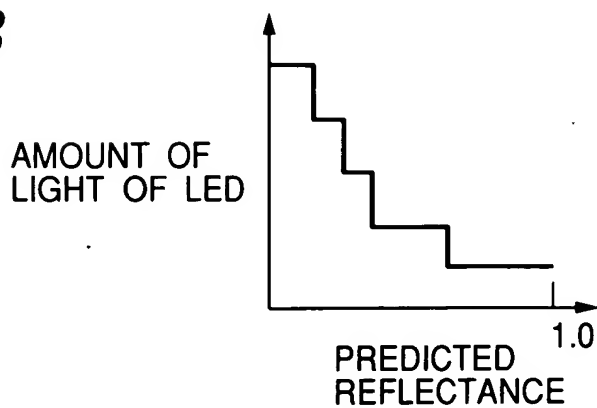
FIG. 4A**FIG. 4B****FIG. 5A****FIG. 5B**

FIG. 6

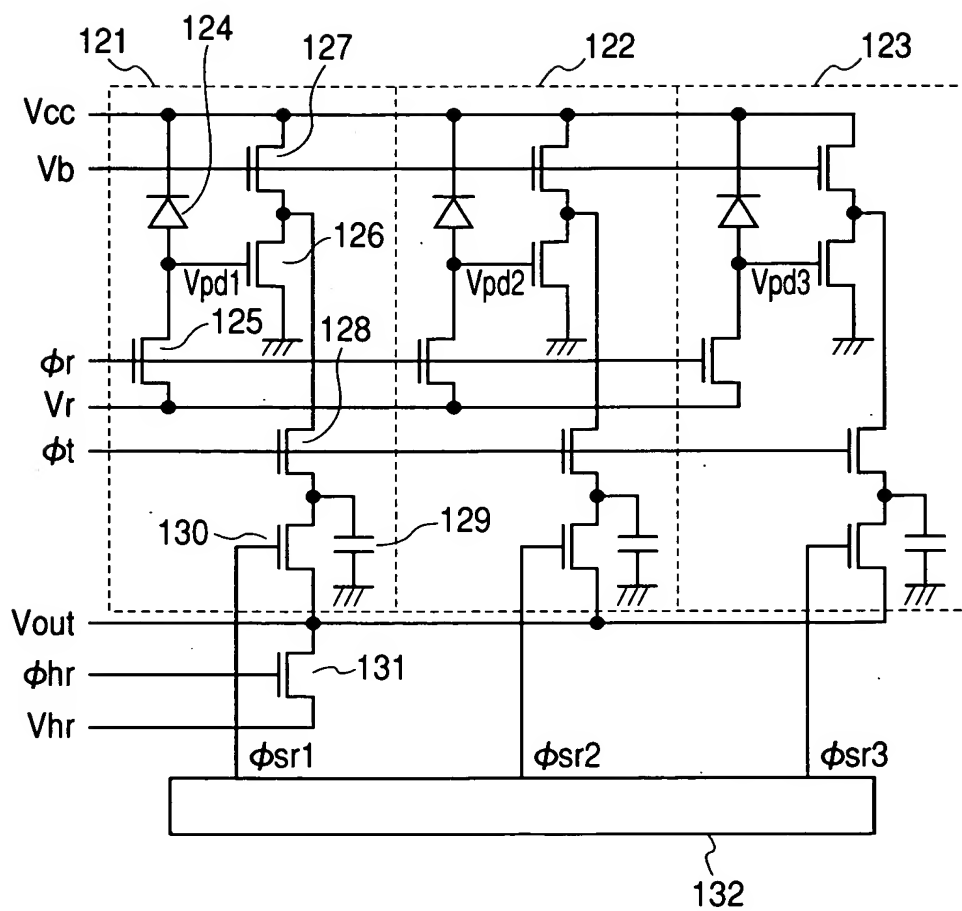


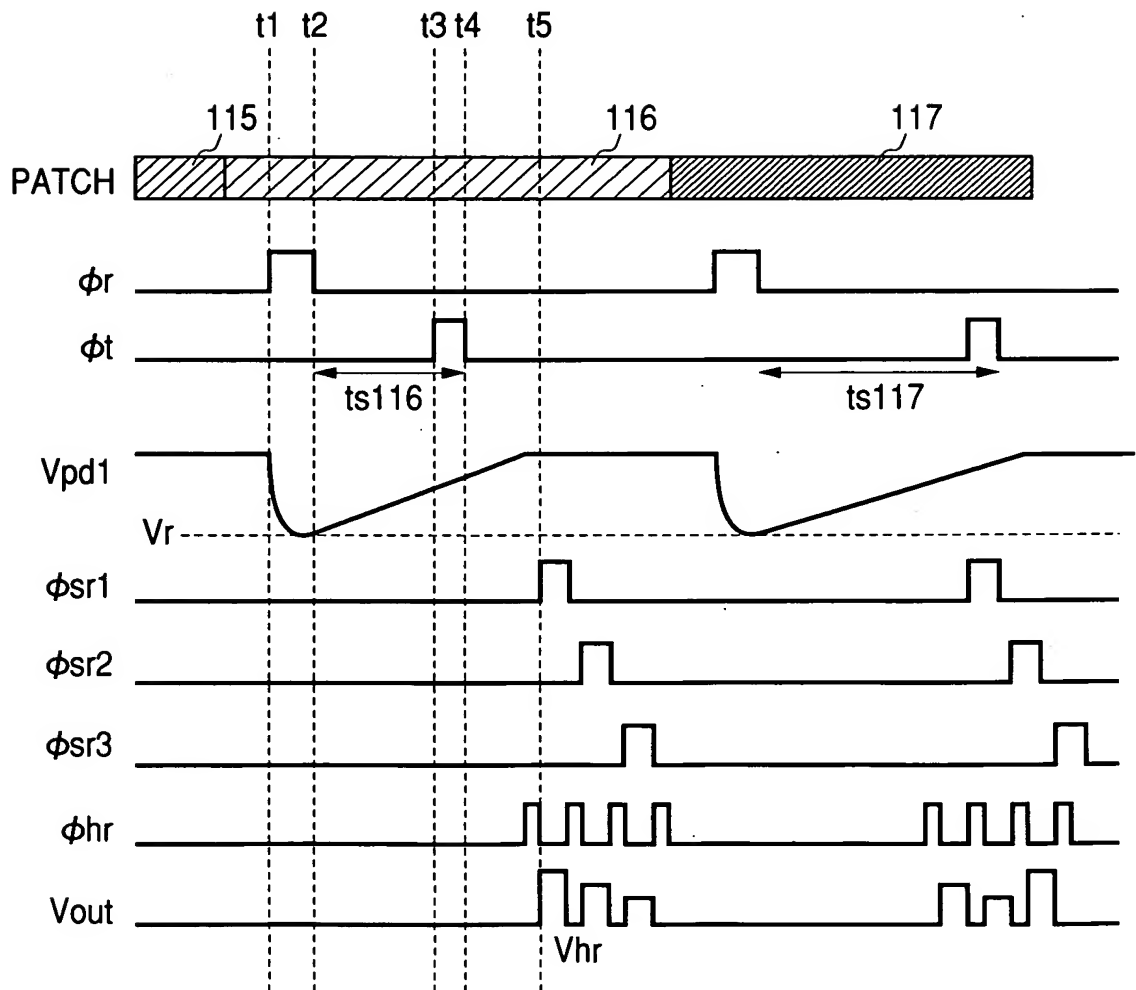
FIG. 7

FIG. 8A

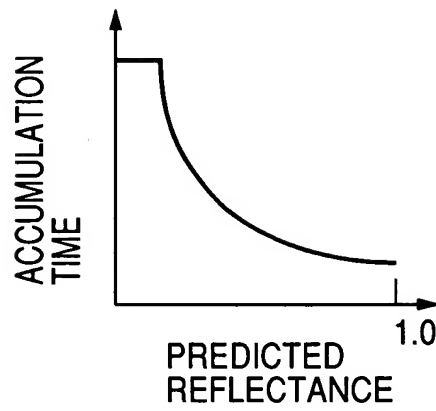


FIG. 8B

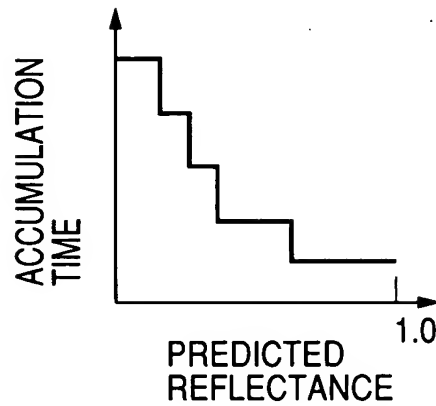


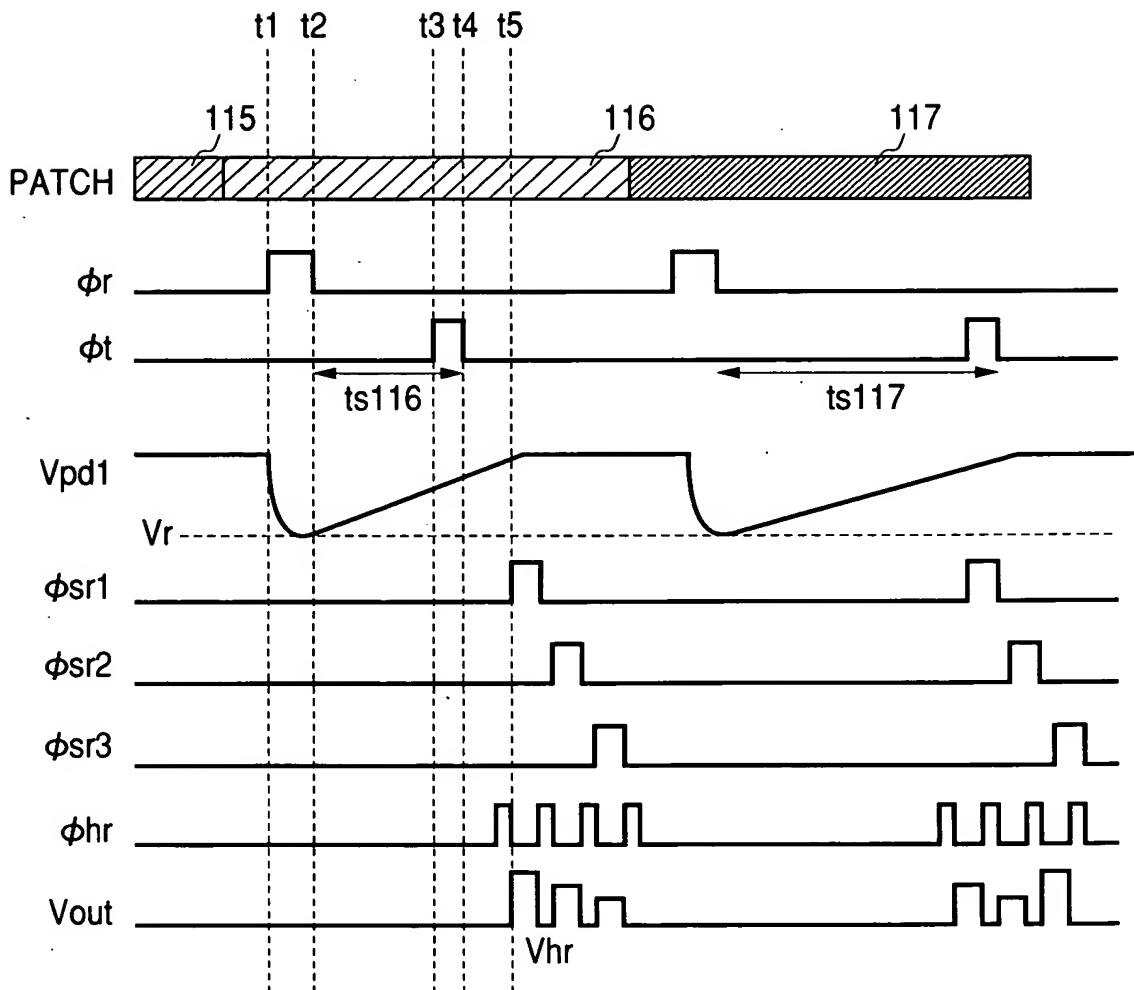
FIG. 9

FIG. 10A

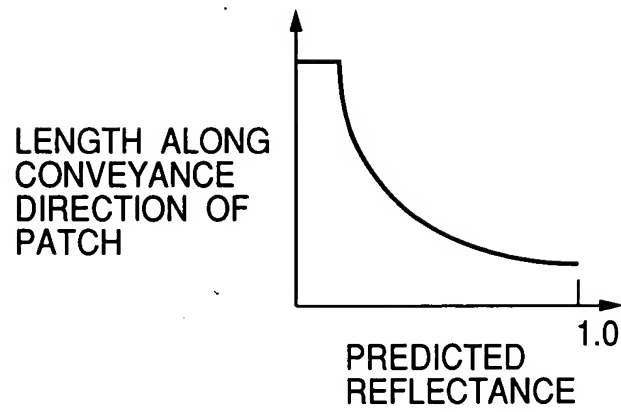


FIG. 10B

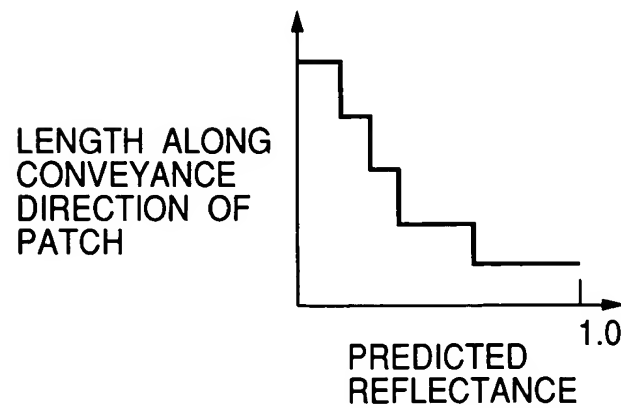


FIG. 11

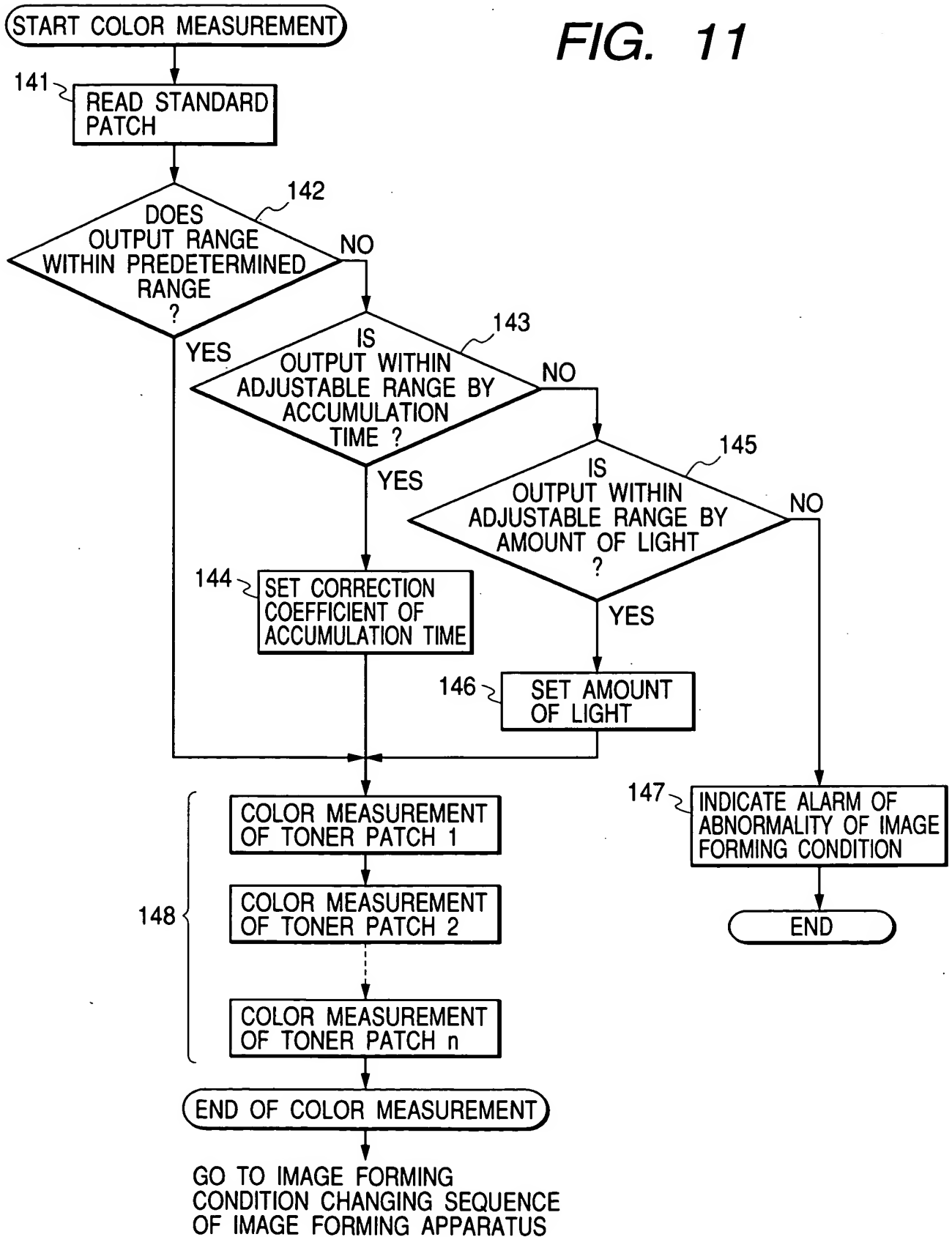


FIG. 12

| DIRECTORY INFORMATION |
|--|
| FIRST DATA PROCESSING PROGRAM PROGRAM CODE GROUP CORRESPONDING TO STEPS IN FLOWCHART SHOW IN FIG. 11 |
| |

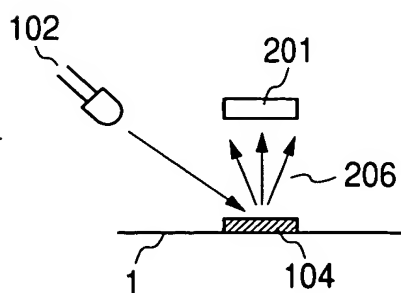
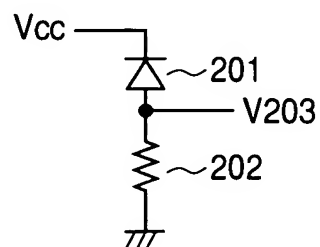
FIG. 13A**FIG. 13B**

FIG. 14

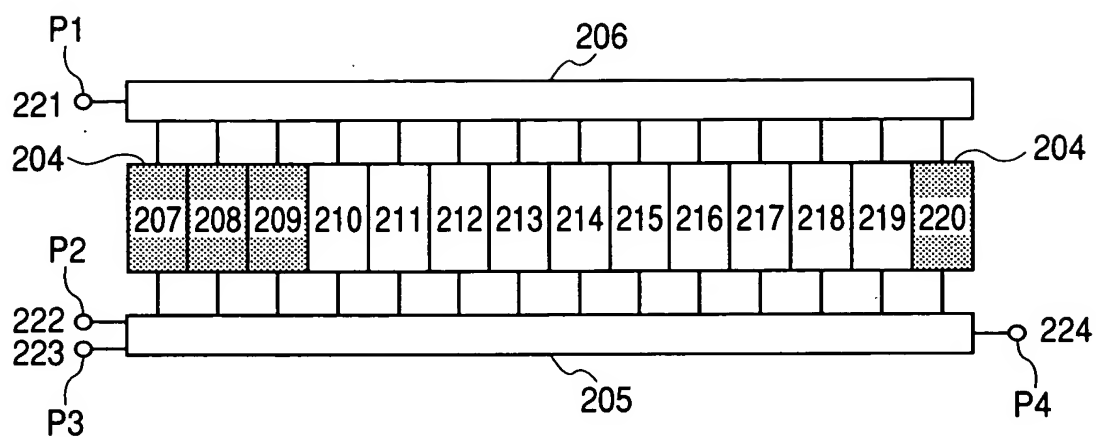


FIG. 15

